

GOVERNMENT OF THE DISTRICT OF COLUMBIA
Department of Banking and Financial Institutions



Consumer Complaint Form

The Role of the Department of Banking and Financial Institutions (DBFI)

As part of our responsibility, DBFI investigates complaints against the financial entities that we regulate (*see list of financial entities below*). The Commissioner is empowered to bring administrative action if there are violations of the laws or regulations that DBFI administers. In appropriate cases, DBFI will refer matters to the proper authorities for investigation and/or criminal prosecution.

Please understand that as an administrative agency our authority is limited. We cannot litigate on your behalf, act as your attorney, award damages, or order the return of funds. Yet, DBFI will thoroughly investigate your complaint and make every effort to bring about a satisfactory resolution. If the circumstances of your complaint require legal action, you may wish to consult an attorney.

List of Non-Bank License Categories

LICENSE CATEGORY	ACTIVITIES REGULATED
Mortgage Lenders and Brokers	Persons and companies which do mortgage lending/brokering on residential properties (single to 4-family home to be occupied by the borrower) located in the District.
Check Cashers	Persons and companies doing check cashing and deferred deposit activities in the District.
Money Transmitters	Persons and companies selling or issuing payment instruments (e.g. money orders) or engaging in the business of receiving money for transmission or transmitting money within the U.S. or to any location abroad by any and all means, including but not limited to payment instrument, wire, facsimile, or electronic transfer.
Money Lenders	Persons and companies making unsecured loans under \$25,000 in the District of Columbia.
Consumer Sales Finance Companies	a) Persons and companies selling consumer goods through retail credit installment contracts; and b) Persons and companies selling automobiles through retail credit installment contracts.
Consumer Credit Service Organizations	Consumer credit service organizations operating in the District of Columbia.

List of Chartered and/or Regulated Financial Institutions

CATEGORY	ACTIVITIES CHARTERED AND/OR REGULATED
Commercial Banks	Corporations engaged in and doing a bank-of-deposit business (DBFI shares regulatory oversight with Office of the Comptroller of the Currency).
Joint Accounts	Joint accounts held in banks, trust companies, savings banks, building associations, or other banking institutions.
Common Trust Funds	Common trust funds held by banks or trust companies qualified to act as fiduciary in the District of Columbia.
Trust Companies	Corporations engaged in trust business in the District of Columbia.
Building Associations	Incorporated building or homestead associations operating in the District of Columbia.
Credit Unions	District chartered credit union law was repealed in 1964.
Regional Interstate Banking	Out-of-state regional bank purchases and/or acquisitions of District banks. (District Community Reinvestment Act requirements are listed here).
Savings and Loan Associations	Mergers and consolidations of savings and loan associations

Questions or Concerns Regarding Financial Entities Not Located in the District

QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT
Credit Reporting Agencies, creditors and others financial entities not listed below	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW, Rm. 130 Washington, DC 20580 (202) 326-3128
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3710 Houston, TX 77010 (800) 613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 (202) 452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Affairs Division 1700 G Street, NW Washington, DC 20552 (800) 842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 (703) 518-6330
Banks that are state-chartered, or not Federal Reserve System members	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 (800) 934-FDIC

Guidelines for Completing this Form

- Please take the time to read these guidelines because they will help you to better understand our functions and allow us to better serve you.
- Please complete as much as possible the consumer complaint form.
- Please sign the consumer complaint form upon completion.
- Please return the consumer complaint form by mail or fax to the address or fax number below.
- Please retain a copy for your files.

SECTION I – CONSUMER INFORMATION		
Your Name: (Last, First, MI)	Your daytime phone: ()	
Your Street Address:		
City:	State:	Zip code:

SECTION II – FINANCIAL ENTITY INFORMATION		
Name of Financial Entity:		
Street Address:		
City:	State:	Zip code:
Type of account in question: <input type="checkbox"/> Savings <input type="checkbox"/> Loan Account <input type="checkbox"/> Checking <input type="checkbox"/> Other (<i>explain</i>):		
Account #: _____		

SECTION III – NATURE OF THE PROBLEM

Briefly describe the nature of your complaint and the events in the order in which they happened, including specific dates and the financial entity's actions to which you objected. Enclose COPIES of any pertinent information or correspondence that may be helpful. **PLEASE DO NOT SEND ORIGINALS OR YOUR ONLY COPY OF ANY DOCUMENT.** Keep a copy of this response for your own files. *(If additional space is needed, please attach a separate sheet)*

Have you attempted to resolve your complaint directly with the financial entity?

NO Please contact the financial entity and attempt to resolve your complaint BEFORE sending this form.

YES Name of person(s) contacted: _____ Date(s) contacted: _____

Financial entity's response: *(If additional space is needed, please attach a separate sheet)*

SECTION IV –RESOLUTION

Please type below your proposed resolution:

PRIVACY STATEMENT

The information requested on this form will be used to investigate and respond to your complaint. In our efforts to resolve your issue, this information may be disclosed outside of the agency to the financial entity which is the subject of your complaint; to any involved third parties; to the federal agency that has supervisory authority over the subject financial entity; to appropriate federal, state or local law enforcement authorities if a violation or possible violation of civil or criminal law is discovered; or to a legislative office in response to any inquiry made at your request.

DISCLOSURE

I wish to file a complaint against the financial entity named in this complaint form, with the understanding that DBFI may conduct an investigation on my behalf. However, I understand that DBFI does not have the authority to act as a judge in factual disputes. I understand that completion of this form is voluntary, but failure to provide requested information and/or failure to sign this form may delay or preclude investigation of my complaint. I understand that, as part of DBFI's investigation on my behalf, a copy of this form will be forwarded to the financial entity mentioned in the complaint.

Date: _____

Signature: _____
(Signature required. Unsigned complaints will be returned)